

THE BUGLE

ISSUE 341
MAY 2026

THIS ISSUE

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Foreign Correspondence
Anzac Day around the world
Messages

The Deployment Newsletter is produced for families and service personnel associated with current overseas deployments



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Deadline

The deadline for Edition 342 (**June is 27 May 2026**)

Bugle contributions are welcome and should be sent to the Community Inbox: community.deployment@nzdf.mil.nz.

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Contributions are co-ordinated by your Deployment Services Officers

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Disclaimer

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Cover Photo:

ANZAC day service in Gallipoli

GUEST EDITORIAL

LT COL Sophie Fundt Joint Personnel Officer (J1)



As the J1 – Joint Personnel Officer, it is my privilege to lead my team in providing personnel support to our overseas deployments and activities on behalf of the Commander Joint Forces New Zealand.

The J1 branch provides support for our deployed personnel and whānau. We provide support throughout every stage of deployment — preparing our people before they deploy, supporting them while they are overseas, and facilitating their return to New Zealand. Some, work directly under my command, such as the Mission Managers, administrative support, and welfare support staff. Whilst others work in close partnership with my team, among them are the Deployed Services Officer, and our pastoral and psychological support.

The majority of our J1 team have themselves deployed or supported their friends and loved ones. These experiences strongly motivate them to provide the best possible support to our people and their whānau. I bring a balanced understanding of both perspectives, having had the opportunity to deploy while also navigating the challenges of remaining at home as the sole parent. I welcomed the support available to me and am focused on improving our processes to provide a high standard of personnel support.

Reflecting on my time away, my children and family still talk about receiving their copy of *The Bugle* when I was deployed. Finding a photo of me or reading an article from where I was serving, filled them with pride, and helped them feel connected. It is a reminder of how meaningful small connections can be for our whānau while their loved ones are away.

Global instability and ongoing media coverage of recent events can understandably heighten concern and add to everyday stresses. Regular personal communication with deployed personnel remains the most effective source of reassurance. However, should those connections be disrupted, we will ensure Next of Kin are kept informed. As part of the wider support network, Ms Nicky Ruki, as the Deployed Services officer, continues to support whānau throughout any stage of deployment.

As we prepare for ANZAC Day, my family and I are fortunate to be able to stand together. For some of you, this ANZAC Day you may be separated from those you love. I want to acknowledge your contribution, your service, and the sacrifices made by you and your whānau in support of New Zealand and our commitments overseas



NZ EOD personnel head to Bougainville

At the request of the Autonomous Bougainville Government, our Explosive Ordnance Disposal (EOD) personnel have destroyed two unexploded WWII-era bombs in Bougainville.

The 1000lb and 500lb bombs were near the Aropa Airfield and Kieta Primary School, and were too dangerous to move so had to be blown in place.

The six-person EOD team, equipment and aid packages were transported to Bougainville on a Royal New Zealand Air Force C-130J Hercules aircraft, and then on to Aropa Airfield via an NH90 helicopter from No.3 Squadron. The helicopter and



crew were already in Papua New Guinea delivering humanitarian aid to areas hit by Tropical Cyclone Maila.

This task rounds out a two week mission in Papua New Guinea, as our Defence Force worked with the Papua New Guinea Defence Force, Defence Australia, International Organisation for Migration and Mission Aviation Fellowship under the guidance of the Papua New Guinea National Disaster Centre to distribute aid to areas hit by Tropical Cyclone Maila.

Support to PNG

CPL B

We have been moving humanitarian aid and disaster relief supplies to areas hit by Tropical Cyclone Maila, guided by the Papua New Guinea National Disaster Centre and working with the Papua New Guinea Defence Force, Australian Defence Force, International Organisation for Migration and Mission Aviation Fellowship.

This week, we have delivered aid to Lamarain, Open Bay, Uvol, Tol and Palmalmal.



Source: NZDF



Shoulder to Shoulder

CPL N

Shoulder to shoulder

Soldiers from New Zealand Army's 2nd/1st Royal New Zealand Infantry Regiment and the Australian Army's 5th/7th Battalion, Royal Australian Regiment have been conducting familiarisation and insertion training with a U.S. Marine Corps V-22 Osprey aircraft during Exercise Balikatan in the Philippines.

Training together helps build trust, improve coordination, and allows partner nations to work more effectively side by side during future operations and humanitarian responses.

Exercise Balikatan 2026 includes more than 17,000 personnel from New Zealand, the Philippines, Australia, the United States, Canada, France, and Japan - marking New Zealand's first participation in the annual exercise.

"Balikatan" means shoulder to shoulder in Tagalog.





Last of the Antarctic Sun

MR JB

Last of the Antarctic sun

A Royal New Zealand Air Force C-130J Hercules has completed a successful medical evacuation from Antarctica, coinciding with the final sunset before winter on the continent.

Over the course of a 24-hour mission, No. 40 Squadron crew picked up a New Zealander who needed higher medical attention and delivered them to Christchurch tonight.



At this time of the year there are very narrow windows of favourable weather conditions so the crew threaded the needle between weather systems and dwindling daylight to land at Phoenix Airfield on the Ross Ice Shelf, near McMurdo Station.



Source; NZDF

Operation Woolshed: A Story of 28 Legends, One RSM, and Far Too Many Chiefs

MAJ S-J

By week three of the deployment, our contingent had collectively agreed on one undeniable truth: the Woolshed (the New Zealand Contingent's place to relax at the end of a hard day's work) looked a little bit tragic. The turf was ripped like it had barely survived a sandstorm (or too many golf club swings), lifting at every edge and faded to a colour that could only be described as "sun-bleached despair".

At the gentle *request* (read: direct order) of the Regimental Sergeant Major (RSM), WO1 G, the task of resurrecting the uncovered portion of the Woolshed fell to WO2 S. He accepted it with the enthusiasm of a man who knew exactly what was coming: a project where everyone had an opinion and none of them matched.

Planning Phase

The first planning session set the tone. We agreed on the need for a firepit — not because we needed one, but because the Australians and Canadians next door had one, and we refused to be the poor cousins of the neighbourhood. Also, ours would be bigger.

Next came the path. Artificial turf and fire do not mix, unless you enjoy the smell of melting plastic and the sound of WO2 S's soul leaving his body. So, we debated pavers versus concrete; pavers won the day.

Then came the turf. Replace it? Patch it? Ignore it and hope no one notices? No, if we were doing this, we were doing it properly. That was the moment we realised we were already in too deep.

The Battle for Resources

The next few weeks were a diplomatic campaign. How much funding could we pry from the Boss? What "abandoned" items could we quietly repurpose because "they've been lying there for ages; clearly no one wants them."

Miraculously, the stars aligned. We were able to repurpose old pavers from another site. The Boss funded the turf replacement and the boxing timber, and we scavenged the



Install the Turf

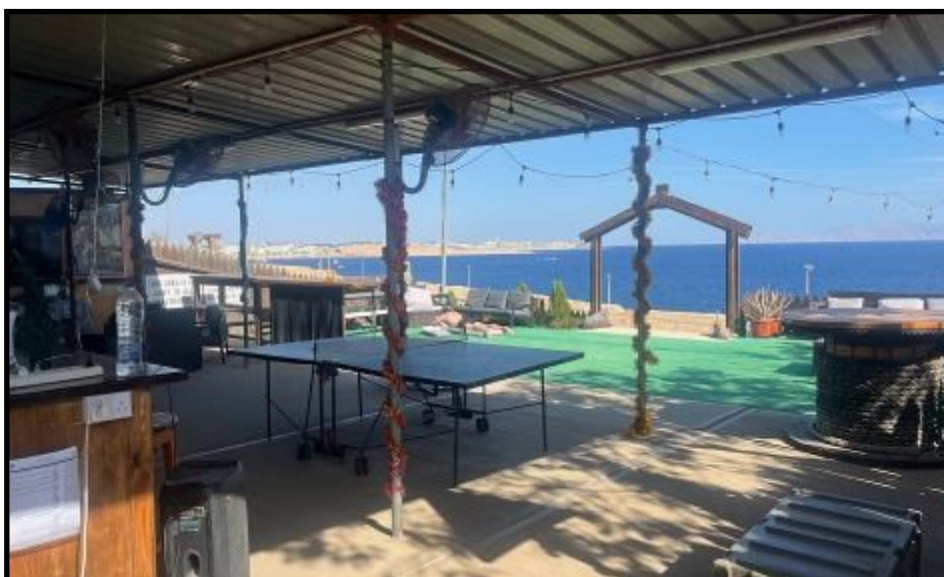
rest like nesting Kea.

Execution Phase — or "Please Stop Helping"

WO2 S launched Operation: All the Chiefs, No Indians, which mostly involved him trying to stop several SNCOs and Officers (including the narrator) from "improving" the plan with stories like: "My uncle's brother's father once told me about landscaping..."

Three sessions were required:

1. Dig the path: blistering heat, questionable technique, and at least two arguments about the definition of "straight" and "centre".
2. Lay the pavers: surprisingly smooth, right up til someone said, "Yeah mate, it'll progress real fast from this point", from which point, it did not. But with a little bit of sledgehammer encouragement, we got there in the end.



'The before'

News from Sinai

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The Inspection of workmanship

3. Lay the turf: the final moment of triumph, when the Woolshed finally looked less like an abandoned lot and more like a place humans might willingly gather.

The Result

Against all odds — especially considering that two of our four

Engineer Corps personnel strongly prefer **destruction** over **construction** (the two are firefighters) — and despite the constant interference of every self-appointed expert, the Woolshed was finally reborn. A new firepit, a proper path, fresh turf, and a communal area worthy of the contingent now stand where the tired old space once was.

And best of all? The firepit is indeed bigger and the patio area looks better than the Aussies and Canucks Commonwealth Patio (Or C-Dub-P as it is affectionately known). Which, let's be honest, was the real mission all along.



The fires burn

FOREIGN CORRESPONDENCE

News from Middle East

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We're not in Kansas anymore Toto!!!

W/O A

We're not in Kansas anymore Toto!!!

If I reflect on my first three months here it is markedly different to my previous deployment here two and a half years ago. Way back in February I recall standing in my Body Armour as I waited for the contractors to turn up, and I mused about how crazy the world had become. I'm in one of the safest nations in the world, a nation that is

building its image on that fact. This is supposed to be a benign mission, and I think the team at home found it hard to believe that we were wearing our Body Armour, had practised missile warnings and getting to bunkers drills and that the security environment was changing. Fast forward nine weeks later and this country has had more missiles and drones fired at it than Israel, who would have thought that? We have all seen and heard intercepts, impacts and the sound of a drone is not something you forget. We get rather nery when we hear a door slam or someone on their 50cc motorbike revs past. We comment on it, and we laugh because

for now the ceasefire seems to be holding, and we thank the effectiveness of the UAE Air Defence team who have certainly been busy!

I'm a bit of a baker so had been busy baking up a storm before the world was swept up in this tornado. SGT K and WG CDR H have been known to sneak one or five pieces of slice when playing a record setting, four-hour, six player game of Uckers. CPL W certainly didn't need any arm twisting to replace the dice with a piece of cake and SGT P made sure that his second dessert was a priority. Unfortunately, due to the current situation I haven't been able to continue with my chef duties much to the disgust of the team.

In the early days of this situation, I was fortunate enough to get a role with assisting the DA at the embassy and with me I had CPL M and then L/CPL W. It was a real honour to work with the MFAT team in their contingency planning, they are a great bunch of people. The embassy staff have been most welcoming, and it was awesome to spend Anzac morning with them at the service conducted at the Ambassador's residence. SGT K volunteered to be a flag orderly and WG CDR H had the honour of opening the service with a prayer. I was asked to read the ode of remembrance in Te Reo. Not being a natural speaker, I took on the challenge and think I did a good job.

CPL W had his birthday mid-March, so the team went out for dinner to celebrate. CPL B and SGT P made sure a suitable cake was available, and a good time was had by all. I had my birthday at the end of March, and we ducked into the local Fudruckers for the world's best burger to celebrate. WG CDR H made sure I received a gift in the form of a chef's hat (I think he was hinting at something?) and CPL M got me a nice Cold Stone Ice Cream birthday cake. It was adorned with sparklers (actual fireworks) and thankfully the Persian fireworks stayed away. The wait staff at the restaurant sang me a birthday song, that none of us had heard before, so unfortunately, we missed the melodic harmonies of WG CDR H. The wonders of



News from Middle East

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technology meant I could share my

birthday morning with my family and luckily CPL B and SGT K had been able to pick up the last of our mail earlier in the month, so I had a couple of presents and cards to open. We look forward to CPL M and SGT K's birthdays in a couple of weeks and then WG CDR H in June.

Weather wise, we had a very warm Feb by UAE standards and then March has been cooler with a week of solid rain and thunderstorms. Life is different here when there is rain. Unlike New Zealand they don't have a lot of drainage, so the water just sits in the low points of the road, it is certainly a challenge to drive. Speaking of driving the two dads (WG CDR H and I) had to do a kid swap such as the custody agreement enforced by the DA so we got to drive on a road that has a speed limit of 160km/hr, and yes you can definitely get a ticket if you are driving too slow or too fast so we obliged the speed limit (photo was taken by the co-driver, I wasn't letting go of the steering wheel). I am happy to report that the winter here is over, and we no longer have twenty-degree temperatures during the day. The mercury is creeping well in to the thirties with high twenties overnight. The temp on the dash even hit forty-five the other day, indicating what we are in for in the summer.

Well, that's the end of my turn writing this episode. Apologies for not putting something through last month but I think you all understand.

We are all safe even if we aren't in Kansas anymore.

TOP PHOTO:
Ice Cream Birthday Cake

BOTTOM PHOTO:
Speed Limited 160km



FOREIGN CORRESPONDENCE

*News from
Japan*

*Articles and opinions from Foreign Correspondents are
not necessarily those of the NZDF*

Anzac Day

On Anzac Day the three OP WHIO personnel deployed to the Enforcement Co-ordination Centre (ECC) attended a service organized by the New Zealand Embassy in Japan. Twenty other ECC staff from across eight nations, including four Australians, also supported the Anzac Day Memorial Service. In the weeks leading up to Anzac Day the Kiwi's and Aussie's had

shared some of their nation's favorite foods, including Anzac biscuits, with the ECC staff at morning teas. We also provided the ECC with background to the Gallipoli campaign and why Anzac Day is special to our nations.

The service was held at the Commonwealth War Cemetery located in Yokohama, about an hour out of

Tokyo. The cemetery was constructed after the Second World War and holds the remains of more than 1500 soldiers, mostly from Australia, Canada, New Zealand, India, and the United Kingdom who died as prisoners of war or during the Allied occupation of Japan.



ANZAC DAY SERVICES FROM AROUND THE WORLD



ANZAC SERVICES





DSO'S CORNER



Nicky Ruki

Deployment Services Officer

Autumn really is a beautiful time of year, and we've been lucky to enjoy some lovely days here in the Canterbury. My only small complaint is the annual arrival of everyone else's leaves! Despite not having trees on our section, they somehow find their way up our shared driveway and settle in our yard instead. Still, that's a minor inconvenience in the grand scheme of things. As the weeks go on, the fires will be lit each evening and the days will grow shorter—but that's all part of the season.

May is a time of movement for many of our NZDF personnel, with departures for deployment on the horizon. These transitions bring a mix of emotions for both personnel and their families. There's often excitement and pride in taking part in something meaningful, alongside the anticipation of time apart. For some, there may be opportunities to reconnect during or after deployment—something positive to

look forward to during the separation.

If you or your loved one are preparing for deployment, we hope you've taken the time to go through available resources, have important conversations, and make plans for different scenarios. Being as prepared as possible can make a real difference. Don't forget to keep my contact details handy—you can call, text, or email me at any time if you need support.

At the same time, we have personnel returning home or preparing to do so soon. This stage also comes with its own emotional journey. It's common to feel like time has flown by, only for the final weeks to seem to drag. Anticipation builds as reunions approach. While modern communication makes staying connected easier than ever, reintegration still takes time and effort.

Partners of those returning soon should have received the "Returning Home"

resource, which offers helpful guidance for this transition. It's also available online, underneath the Hombase tab on the Forces for Families website—force4families@nzdf.mil.nz and we're happy to provide copies if needed—just get in touch.

As always, communication is key—during separation and especially during reintegration. Keep talking openly about expectations and be patient with one another. Adjusting back to home and work life is a process, not something that happens overnight. If challenges arise, return to those conversations early to avoid misunderstandings.

The emotions surrounding deployment and return are completely normal. With understanding, patience, and communication, families can navigate this journey successfully.

Wishing you all safe departures and happy reunions.



*Happy Mother's
Day
to mums at home,
mums abroad,
and to mums whose
memory lives on in
our hearts.*

We are here for you!

Need advice, support or information to manage the deployment journey?

Nicky Ruki, DSO Burnham **0800 337 569** or **027 449 7565**

PEACEKEEPING FACTS



What Peacekeeping Does?

UN Peacekeeping helps countries navigate the difficult path from conflict to peace. We have unique strengths, including legitimacy, burden sharing, and an ability to deploy troops and police from around the world, integrating them with civilian peacekeepers to address a range of mandates set by the UN Security Council and General Assembly.

Global Issue: Peace and Security

“To save succeeding generations from the scourge of war” are among the first very words of the UN Charter (in its Preamble), and those words were the main motivation for creating the United Nations, whose founders had lived through the devastation of two World Wars by 1945. Since the UN's creation on 24 October 1945 (the date its Charter came into force), the United Nations has often been called upon to prevent disputes from escalating into war, or to help restore peace following the outbreak of armed conflict, and to promote lasting peace in societies emerging from wars.

Why Do We Mark International Days?

International days and weeks are occasions to educate the public on issues of concern, to mobilize political will and resources to address global problems, and to celebrate and reinforce achievements of humanity. The existence of international days predates the establishment of the United Nations, but the UN has embraced them as a powerful advocacy tool. We also mark other UN observances.

Every May 29th, the world celebrates the International Day of United Nations Peacekeepers.

Oldest Peacekeeping Mission:

The first UN peacekeeping mission was established in May 1948, when the UN Security Council authorized the deployment of a small number of UN military observers to the Middle East to form the United Nations Truce Supervision Organization (UNTSO) to monitor the Armistice Agreement between Israel and its Arab neighbours.

What country has the most peacekeepers?

Bangladesh.

Top contributors of troops to UN peacekeeping efforts globally in 2023. At April 2023, Bangladesh was contributing 6,500 soldiers to United Nations peacekeeping missions, the highest number of any country. Nepal followed with 5,800 troops, while India contributed just above 5,500 troops.

Why do UN Peacekeepers wear blue helmets?

U.N. peacekeepers reflect an international desire to see peace processes succeed in the long term. And their trademark blue helmets have become synonymous with a global commitment to protect civilians, provide life-saving humanitarian aid and secure an end to conflicts around the world.

A member of a United Nations military force, usually deployed on peacekeeping missions, and is recognisable by a helmet or beret of a distinctive light blue colour.

Which is the most powerful organisation of the UN?

The United Nations Security Council.

The United Nations Security Council is the most powerful organ of the United Nations. It is charged with maintaining peace and security between nations. In this chapter you will learn the decisions, missions, resolutions and history of the Security Council.

What is the nickname of the UN peacekeepers?

Accordingly, UN peacekeepers (often referred to as Blue Berets or Blue Helmets because of their light blue berets or helmets) can include soldiers, police officers, and civilian personnel.

What flower represents peace?

Lavender is often associated with peace and tranquility due to its soothing scent. It is one of the most well-known flowers that symbolises peace.



What colour symbolises peace?

Blue is a colour that symbolises peace, calm, serenity, freshness.

IT'S MOTHERS DAY—SUNDAY 10 MAY

Mumisms are:

Common sentences and quotations used by mothers worldwide. Mumisms are genetically built into all mothers and are passed down from generation to generation. They are sometimes found in other peoples' speech and repeated use of clichés make ones voice sound exactly like their mothers.

See if you recognize any of these ...

- ◆ You don't have to like it ... you just have to eat it.
- ◆ Ask your father (closely followed by "Ask your mother").
- ◆ Who'll end up walking, bathing and feeding it ...?
- ◆ And THAT'S FINAL!
- ◆ I'm going to give you until I count to three ...
- ◆ Just eat it, or you'll go without.
- ◆ Get that thing out of your mouth! (or nose).
- ◆ If you have to ask the answer is NO.
- ◆ Were you born in a tent ...?
- ◆ If you cut your legs off in that lawnmower, don't come running to me!
- ◆ I love you ... (lots).
- ◆ Don't drink out of the milk bottle!
- ◆ Is having a good time all you think about?
- ◆ No, you did not wash your hands. Never mind how I know — just do it again and use soap this time.
- ◆ You can look but DON'T TOUCH!
- ◆ Let me kiss it and make it better ...
- ◆ I slave for hours over a hot stove and this is the thanks I get!?!
- ◆ Just you wait until you have kids of your own — then you'll understand.
- ◆ I'll treat you like an adult when you start acting like one!
- ◆ The wind will change one day and your face will stay like that!
- ◆ How many times do I have to tell you, don't throw things in the house!
- ◆ Don't EVER let me catch you doing that again!



Mother's Day Quote:

"A mother is the truest friend we have, when trials, heavy and sudden, fall upon us, when adversity takes the place of prosperity; when friends who rejoice with us in our sunshine desert us, when troubles thicken around us, still will she cling to us, and endeavour by her kind precepts and counsels to dissipate the clouds of darkness, and cause peace to return to our hearts."

- Washington Irving (1783-1859).

FOR YOUR INFO

Online Benefits Briefing - 12 May

Whether you are a newbie to NZDF or an existing member/employee who has been here for a while, 12 May there will be an online briefing open to all NZDF personnel (RF, TF, Civ's) and their families going over the benefits and entitlements provided by the Force Financial Hub.

There is information crucial to you as a member of NZDF. For example, the Life Insurance Package paid to you for free, free wills, discounted insurances and heavily discounted financial plans.

Briefing Time

Online: 12 May 1130 - 1230 - Link sent out once enrolled
Enrolment and questions: email benefits@nzdf.mil.nz

Veteran Affairs Magazines

The Veterans' Affairs magazine will stop being distributed in hard copy from April 2026. It will continue as an online version which can be viewed on Issuu.com: <https://issuu.com/veteransaffairsnz>

If you would like to be notified of when a new magazine is published online, please subscribe to our monthly email newsletter at <https://www.veteransaffairs.mil.nz/news-events/sign-up-to-our-newsletter/>

Current Mail Situation

DPSC are currently sending mail to the following missions:

MONITOR
WHIO
SUDDEN
TROY
SCORIA

For anyone deployed to TROY or FARAD the mail is being held at the Dubai Airport and will be picked up when it is safe to do so.
If pers are due to return within the next month then mail will be held at HQJFNZ and then forwarded to either their home address or unit.
If pers returned home due to current situation and are due to deploy again I can hold it until they are deployed or get it sent to their home address.

Deployment Support Services

Need information?
Need support?
Need a listening ear?
Need to send an urgent message to a deployment location?

Deployment Support Services are here for you

All personnel on deployment and their families have the support of the Deployment Services Officers (DSOs). In addition there is support from Unit Points of Contact (UPOC) and local Welfare Support Services. The nominated Primary Next of Kin (PNOK) of families of deployed NZDF personnel should, in the first instance, contact their DSO who can assist or facilitate the best pathway for welfare issues.

Deployment Services Officers:

Burnham—Nicky Ruki
Ph: 0800 337 569 or 027 449 7565

Linton—VACANT
Ph: 0800 683 77 327 or 021 649 903

Added to this, there are other very valuable support networks available in your local region.

For additional support and services:

Navy Family Support Services:

0800 NAVY HELP (0800 628 94 357) to connect with:

- Social Workers
- Navy Family Events
- Naval Welfare Liaison Manager.

Army:

Defence Community Facilitators:

Linton:
Lesley Clutterbuck—Ph: 021 649 901

Trentham :
Dee O'Connor—Ph: 021 905 157

Burnham:
Ph: 021 245 5099

Waiouru:
Sharlene Turua—021 226 9057

Papakura:
Helena O'Neill—021 934 635
Toni Piggott—021 229 8039

Air Force:

Defence Community Facilitators:

Air Staff Wellington:
Linley Williams—Ph: 021 243 4108

Base Auckland:
Vanessa Rowan —Ph: 027 450 2001

Base Woodbourne:
Donna Wilson—Ph: 027 246 4910

Base Ohakea:
Rebecca Smith—Ph: 021 351 542

Local Chaplaincy Services

Unit Point of Contact (UPOC)

KIWISAVER

WHAT CHANGES HAVE BEEN MADE TO KIWISAVER?

KiwiSaver Scheme contribution rates have increased from April 2026, the Government contribution has been halved, and new withdrawal rules are proposed for specific workers. Here's the full picture, and what to do about it.

KiwiSaver is New Zealand's voluntary workplace retirement savings scheme, overseen by Inland Revenue and the Financial Markets Authority (FMA). With almost 3.4 million members and \$123 billion in funds under management, it is the cornerstone of how most New Zealanders save for retirement. It is also, as history keeps demonstrating, a scheme governments cannot resist adjusting.

The latest round of changes, legislated through the Taxation (Budget Measures) Act 2025, is one of the most significant since the scheme launched in 2007. Some of these changes are genuinely positive. Others are harder to swallow. And a further batch of proposed changes is already in the pipeline. Below is a clear look at what has happened, what is coming next, and what it means in practice.



What Has Actually Changed?

Three main changes were introduced through Budget 2025. Two were already in force from mid-2025 and a third took effect on 1 April 2026.

1. Default Contribution Rates Have Increased

The minimum default KiwiSaver Scheme contribution rate for both employees and employers increased from 3% to 3.5% of gross pay on 1 April 2026. A further increase to 4% follows on 1 April 2028. If you were on the 3% default rate, both your contribution and your employer's increased automatically. You do not need to do anything.

On an \$80,000 salary, the shift from 3% to 3.5% means an extra \$400 per year going into your KiwiSaver Scheme investment, split evenly between you and your employer. Your take-home pay drops slightly. For most people, the

difference works out to a couple of flat whites a week.

If the timing does not suit, you can apply to Inland Revenue for a temporary rate reduction to stay at 3% for between 3 and 12 months. You can reapply as often as you like. One thing worth noting: if you opt down, your employer can also choose to match at the lower 3% rate. You would then lose both the extra from your pay and the extra from your employer. Worth thinking carefully before opting out.

If you already contribute at 4%, 6%, 8% or 10%: your employee contribution rate will not change. However, if your employer was previously contributing the 3% minimum, their contribution has risen to 3.5%.

2. The Government Contribution Has Been Halved

From 1 July 2025 (already in force), the Government's annual top-up was cut from 50 cents per dollar contributed to 25 cents, with the maximum annual contribution dropping from \$521.43 to

\$260.72. You still need to contribute at least \$1,042.86 per year to receive the full amount.

If you earn \$180,000 or more per year, you are now completely excluded from the Government contribution. The Government says these changes will save taxpayers up to \$3 billion over four years. From a member's perspective, one of KiwiSaver's most compelling incentives has been meaningfully weakened.

If you earn under \$180,000, you still



receive the Government contribution, but at half the former rate. For lower earners, the Government contribution was proportionally a more significant part of total balance growth, so this cut hits hardest where it arguably should not.

3. Younger Workers Can Now Benefit

Previously, 16- and 17-year-olds could join a KiwiSaver Scheme with parental consent but received neither the Government contribution nor employer contributions. From 1 July 2025, eligible 16- and 17-year-olds receive the Government contribution, and from 1 April 2026, they now also qualify for compulsory employer contributions at 3.5%.

Auto-enrolment still begins at age 18, so younger workers need to proactively opt in. But for a teenager entering the workforce, even small contributions at this age have decades of compounding ahead of them. This is unambiguously a good change.

What It Adds Up To

According to the Retirement Commission's post-Budget analysis, around 80% of contributing members will end up with higher balances under the new settings, mainly because the increase in employer contributions more than offsets the loss of Government top-up for most earners. Their modelling shows a 35-year-old on an average salary of \$80,000 could see a roughly 25% higher KiwiSaver Scheme balance at retirement compared with the old settings.

But the picture is not uniform. For higher earners above \$180,000, the Government contribution disappears entirely. For self-employed members who do not receive employer contributions, the halving of the Government top-up is a net loss with

nothing to offset it. And for those who opt for a temporary rate reduction to stay at 3%, the maths could go backwards if their employer also drops to match.

More KiwiSaver Changes Are on the Way

If you were hoping the adjustments would stop, the Government has already signalled further KiwiSaver Act amendments. A bill is expected to be introduced to Parliament in mid-2026 with two targeted changes. These proposals may still be modified or not proceed as described, since they have not yet been legislated.

Service Tenancy Workers

People whose jobs require them to live in employer-provided housing have historically been unable to use a KiwiSaver first home withdrawal because they could not meet the requirement to live in the property they purchased. This affects farm workers, rural teachers, police in country postings, and defence personnel. Finance Minister Nicola Willis has estimated around 900 defence personnel, 200 teachers, 200 police, and 500 health workers are in service tenancies.

The proposed change would let these workers withdraw their KiwiSaver Scheme balance for a first home purchase without having to live in it immediately. They could rent the property out while continuing to live in their employer accommodation.

Farm Purchases Through Companies or Trusts

Most farms in New Zealand are bought through a company or trust rather than in an individual's personal name. KiwiSaver's current first home withdrawal rules only apply to purchases made in a member's own name, which effectively excludes most aspiring farmers from using their balance for a farm purchase.

The proposed change would allow first-time farm buyers to use their KiwiSaver Scheme balance for a farm purchase through a commercial entity they majority own, provided the farm will be their principal place of residence. The standard KiwiSaver first home withdrawal requirements would still apply: the buyer must have been a member for at least three years, and must retain at least \$1,000 in their account.



What the Officials Actually Said

The official advice from the Ministry of Business, Innovation and Employment (MBIE), published in a regulatory impact statement, is notable. MBIE recommended the Government retain the status quo. Its analysts were unable to find

evidence current KiwiSaver settings had held back farm purchases or stopped workers entering the agricultural sector. MBIE also noted there was no evidence to indicate the scale of the issue for service tenancy workers.

MBIE flagged concerns these changes could set a precedent for further early withdrawals, imposing administrative costs on providers (which may be passed on to members in fees) and gradually widening the gap between KiwiSaver and its core retirement savings purpose. The MBIE advice observed there is no comparable defined contribution retirement scheme internationally allowing early withdrawals for business purchases.

Industry reaction has been cautiously mixed. Several KiwiSaver Scheme providers support the service tenancy fix on fairness grounds but have questioned the broader expansion. The Financial Services Council warned any widening of withdrawal scope could undermine the scheme as a retirement vehicle.

Why This Keeps Happening

You do not have to have been around long to see KiwiSaver go through more tweaks than the iPhone. Governments of all persuasions have adjusted contribution rates, shifted tax



treatments, reshuffled default providers, fiddled with incentives, and attempted to add GST to scheme fees (only to be met with public outcry and a rapid back-down in 2022).

The Retirement Commission's 2025 Review of Retirement Income Policies put this bluntly, calling for a cross-party political accord to end piecemeal changes and provide certainty for future generations. Among the 12 recommendations: higher Government contributions for low-income earners, removing exclusions for members over 65 and temporary visa holders, extending the Government contribution during parental leave to \$1,000 per period, and trialling sidecar emergency savings accounts alongside KiwiSaver. Whether any of these ideas survive the next electoral cycle is another question entirely.

The structural lesson is simple. Any contribution made to KiwiSaver is subject to political winds, government budget pressures, and whatever policy priorities happen to dominate at the Beehive. With \$123 billion now invested across 3.4 million members, KiwiSaver has become a significant target for governments seeking fiscal room. The halving of the Government contribution is unlikely to be the last adjustment.

How New Zealand Compares

Even at 4%, New Zealand's default contribution rate remains modest by international standards. Australia's compulsory employer superannuation contribution stands at 11.5% (rising to 12% from July 2026). The UK's auto-enrolment minimum is 8% (5% employee, 3% employer). Singapore's Central Provident Fund runs significantly higher again.

The gap is not just about contribution rates. Australia's superannuation system taxes employer contributions at a concessional 15%, well below most earners' marginal income tax rates, and withdrawals after age 60

are completely tax-free. KiwiSaver offers neither of these benefits. The practical implication is clear: New Zealanders need to save more voluntarily to reach comparable retirement outcomes.

KiwiSaver Is a Sidecar, Not the Whole Motorcycle

KiwiSaver is a great tool for those who are employed. The employer contributions and compounding returns are hard to beat. But KiwiSaver is far from perfect. It is locked in until you are 65 (with very few exceptions). And as we have just seen, it remains vulnerable to ongoing political tinkering.

KiwiSaver also has several practical



limitations worth keeping in mind:

You can only be a member of one scheme at a time, and in most cases you cannot choose your own specific investments within the scheme.

Many New Zealanders believe making minimum payments is enough to fund their later years. According to the FMA's 2025 KiwiSaver Annual Report, the average balance is around \$36,300 and 65% of members remain on the minimum contribution rate. For most people, this will not be enough.

Record levels of early withdrawals continue to erode balances. Total withdrawals reached \$5.9 billion in the year to March 2025, with financial hardship withdrawals alone jumping

over 50%.

30% of working-age members are not contributing at all, up from around 20% in 2010.

Given this steady stream of adjustments, we suggest treating a KiwiSaver Scheme investment like a sidecar on your investment motorcycle. KiwiSaver is handy, useful, even efficient, but you would not want to ride into your financial future relying on it alone.

Diversification does not just mean investing across asset classes. It also means investing across account types and structures, including those where you are the one in control. If all your retirement savings are locked away in a system steered by politicians, you are not really in control.



Focus on What You Can Control

You cannot control what future governments do with KiwiSaver. You cannot predict investment market movements, and you certainly cannot forecast the next policy twist coming out of Parliament. But there are things you can control:

How much you invest: Consider increasing your contribution rate beyond the default. The available rates are 3%, 4%, 6%, 8%, and 10%.

Which scheme you are in: Review your scheme choice. Switching is free and straightforward. Performance varies significantly across providers over time.

Your fund type: Make sure your fund choice (Conservative, Balanced, Growth, Aggressive) matches your age, assets, goals, and time horizon. Many people remain in the default Balanced fund when a different choice would serve them better.

Whether KiwiSaver is enough on its own: This is the one most people overlook. Accessible investments outside KiwiSaver give you flexibility, optionality, and protection from political risk.

Start a Non-KiwiSaver Investment

Build flexibility into your long-term planning. Use investment vehicles you

understand and can access when you need them. Your future is too important to outsource entirely to someone else.

Depending on your preferences and situation, this could involve property investment, directly investing in shares, or investing in a managed fund similar to KiwiSaver in structure and tax treatment but without the lock-in. The key difference is simple: you can access your money when you choose, not only when a politician or a piece of legislation says you can.

The Bottom Line: More KiwiSaver Changes

KiwiSaver remains a valuable, straightforward way for most New Zealanders to build long-term savings, particularly with the benefit of employer contributions. But it is not bulletproof either. The latest round of changes makes a stronger case for building wealth beyond a single scheme controlled by whichever government happens to be in office.

Contribute to KiwiSaver. But do not stop there. Give yourself more options, more freedom, and more control over your financial future.

If you are reviewing your contribution rate, considering investments outside KiwiSaver, or simply want to make sure your financial plan accounts for these changes, book a [complimentary initial consultation](#) with one of the team at [Become Wealth](#).

The information contained in this publication is general in nature and is not intended to be financial advice that is specific to your personal circumstances. Before making any financial decisions, you should consult a professional financial adviser.

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How to get hold of us

Please get in contact with us with any questions about your financial needs. Feel free to call us on **0508 BECOME (0508 232 663)** or email hello@become.nz. There are no costs involved until an adviser has established your specific needs.



Remembrance ● Support ● Advocacy

If you think you know us, it's time to think again.

Forget what you know about the RSA and take another look.

The RSA is a movement, founded in 1916 with the express purpose of supporting veterans as they returned from war. Over 100 years later, that purpose remains at the heart of everything we do. But it's no longer just veterans of war that we support. We support all New Zealand's veterans of military service and their whānau, regardless of whether or not they have deployed.

Our support starts the moment you attest and continues through life, long after service is over. And the best part? You don't even need to be a member of the RSA to get support from us - we're here for you, right now.

We have 250 support advisors right across the country, trained and ready to help. From providing expert advice and guidance, to recovery and rehabilitation, through to transitioning from military to civilian life - any challenge you face, there's a way the RSA can help.

We also provide support to whānau. We know that the families of our military personnel face many different hardships; from long absences, frequent relocations, even disruption to family routines caused by short notice deployments. The RSA is here for you too.

If there is ever a reason we can't help, our vast network will mean that we know someone who can.

If you need support, or just want to find out more, contact your nearest District Support Manager: rsa.org.nz/get-support/support-for-veterans



VETERANS' AFFAIRS NEW ZEALAND

Veterans' Affairs represent and serve those who have fought in our country's best interests and who make sacrifices, even today, to ensure New Zealand remains a free and safe country. There are over 31,000 New Zealand veterans, with diverse backgrounds that range in age from 19 to more than a hundred years old. Their veterans include current NZ Defence Force personnel, those who have left the Defence Force and work in civilian roles, and retired ex-service personnel.

Veterans' Affairs are focused on providing excellent personal support for veterans and their families. They also partner with the broader NZ Defence Force and with other government and non-government agencies to facilitate their support.

Veterans' Affairs support those with Qualifying Service to be well at home, at work, and in their communities. The Veterans' Support Act 2014 defines what support can be provided to those with Qualifying Service and their families and whānau.

Check your eligibility now

You may be eligible for support from Veterans' Affairs.

The easiest way to check is online at

www.veteransaffairs.mil.nz/eligibility

It only takes a few minutes to check.

We don't collect any information
or check any HR records.



Or contact us at:

0800 483 8372 (Freephone NZ)

veteransaffairs.mil.nz/contact-us

veterans@nzdf.mil.nz

And stay in touch with us at:

veteransaffairs.mil.nz/newsletter

facebook.com/NZVeteransAffairs

veteransaffairs.mil.nz/eligibility

BOOKMARKS

You may like to cut these bookmarks out, glue them to some card and even laminate them.

Remember to:

- * Take time to listen to each other
- * Understand feelings
- * Spend time with people
- * Join a group or take up a hobby
- * Keep up routines
- * Take time out for fun
- * Look after yourself
- * Use NZDF supports and services
- * Reassure and praise children
- * Continue family rituals
- * Talk about change
- * Discuss the deployment with teachers and childcare providers



DEPLOYMENT

Time of Anticipation

Counting down the days

HELP YOUR CHILDREN UNDERSTAND HOW LONG A PARENT WILL BE GONE:

Set up a Calendar and Number Each Day

Make a Paper Chain and Take One Link Off Each Day

Take Beans Out of a Jar to Mark the Passage of Days



DEPLOYMENT

Time to grow

Preparing for separation

REMEMBER THAT SEPARATION CAN BE AN OPPORTUNITY FOR EVERYONE IN THE FAMILY TO GROW



DEPLOYMENT

Time to Celebrate Family

Creating family rituals

Family rituals create a sense of family and bonding. These routines give family members a sense of:

Connection
We belong together

Familiar
We serve mum breakfast in bed on Mothers Day

Identity
We're a military family

LOOKING BACK

Over the years, and over many deployment rotations, we have collected some amazing photographs. Rather than just storing them in our archives, we are going to share some of these incredible images with our readers over coming issues.

These images are from the Operation RATA II mission to the Solomon Islands, 2006-2011.



PERSONAL MESSAGES

The deadline for contributions and personal messages for The Bugle is the last Friday of each month.

The next edition deadline is 29 May 2026 at 4.00pm.

Please email your DSOs: community.deployment@nzdf.mil.nz.



From Home

Hi my big girl.

How you doing..? That's good. We just finished getting through our third 100 yr cyclone for the year. Getting to be part of the norm now around the East Coast. Went to Wananga at nanny Sally's marae was good. The hill is getting ready for the new marae to be built because stop bank around it not safe enough now.

Government have red stickered the area. Hence moving the marae up the hill, down the road, its good for the future. Everything be high and dry for the mokos.

Should be ready to go in 2 yrs. Still a couple of people against the move, but they aren't very bright people. They your aunties and cuzzins. My knee is getting better every day. Stretching and strengthening the shit out of it so i cant move for 2 days. Your new car looks neat but i don't think I can fit in it. We just up Potaka tomorrow to clean up slips and trees after cyclone so better go to sleep now. Take care stay safe. Will see you very soon. Be waiting at the mailbox. K. Pomarie. Dad

Ahakoā kei tawhiti koe, kei tihi o whakaaro i ngā wā katoa. Ma ngā Ātua koe e manaaki e tiaki i ngā wā katoa. Me noho haumaruru tonu.

He aha te kōrero mō aunty?

"Merry Christmas aunty spud"
So there it is, a very early (8 months early) Merry Christmas to Pareārau Kutia from deniece Hani Wunny, deniece Tōia Tutu & denephew big Kae ☐

Hi my love!

Not long to go and you'll be home and my goodness all your girls are excited!

We are all so proud of everything you've achieved and love seeing all the cool things you are getting to see and do.

Laaaa Chu beeeey xxx

Kia ora Bubba

The weather at home has been crazy. Wind, rain, big seas. Floods in Poneke, what the heck!

On the homefront, the 3rd birthday of your iramutu has happened, her māmā has the most amazing cake baking and decorating talents, papa Rua has bought a little BMW convertible as a "project", Mothers day might of happened too by the time you read this your cuzzie eloped in Spain, the pictures of them look beautiful. And you are no doubt across knowing all about te motaka hou.



Join us for Dinner in Burnham

No cooking or doing dishes—just good food and great company!

Bring your Family and/or a Friend

SUNDAY 14th JUNE 2026 MID WINTER CHRISTMAS DINNER

BURNHAM:

TIME:

5.00pm

VENUE:

Burnham Community Centre

RSVPs TO:

Nicky Ruki: 0800 337 569 or 027 449 7565
Email: nicola.ruki2@nzdf.mil.nz

Please RSVP to Nicky (Burnham) by **8 June**
so catering numbers can be confirmed with our respective Messes.

Families within Burnham/Christchurch areas should also have received an email.

A Tribute to Mothers ...

The following answers were given by seven-year-old school children to the following questions.

How did God make Mothers?

1. He used dirt, just like for the rest of us.
2. Magic plus super powers and a lot of stirring.
3. God made my Mum just the same like he made me. He just used bigger parts.

What did Mum need to know about Dad before she married him?

1. His last name.
2. She had to know his background. Like is he a crook? Does he get drunk on beer?
3. Does he make at least 800 a year? Did he say NO to drugs and YES to chores?

What would it take to make your Mum perfect?

1. On the inside she is already perfect. Outside, I think some kind of plastic surgery.
2. Diet. You know, her hair. I'd diet, maybe blue.

International Day of UN Peacekeepers

29 May 2026



This day, led by the United Nations, is observed every year on **29 May** to honour the men and women who serve (and have served) in UN peacekeeping missions around the world.

What it recognises

- **Service and sacrifice** of peacekeepers in conflict zones
- Those who have **lost their lives in the line of duty**
- The role of peacekeeping in maintaining **global peace and security**

The importance of international cooperation

2026 Theme

Observed under the theme “Invest in Peace” this year’s International Day looks at the invaluable contributions military, police and civilian peacekeepers have made over the last nearly eight decades. It encapsulates the spirit of progress and collective action towards creating a more equal, just and sustainable world.

Why 29 May?

It marks the anniversary of the first UN peacekeeping mission in 1948, the United Nations Truce Supervision Organization (UNTSO).

Simple ways to observe it

- Hold a **moment of silence**
- Share stories or presentations about peacekeeping missions
- Wear **blue** (the UN colour)
- Organise a school or community discussion on peace and conflict resolution